

Hon. T. A. Greer,
United Grain Growers,
S.E.

THE U.F.A.

OFFICIAL ORGAN OF
THE UNITED FARMERS OF ALBERTA THE ALBERTA WHEAT POOL
AND OTHER PROVINCIAL MARKETING POOLS

Vol. VII.

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No. 2

Plans for Broadcast of U.F.A. Convention

U.F.A. Organization Section

(XXXXXX)

Official News of the Alberta Wheat Pool

Results of Pool Elevator Operations

(XXXXXX)

Present Trends in Dairy Production

Alberta Dairy Pool Section

(XXXXXX)

First Week's Business Shows Strength on Yards

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EDITORIAL

CAPTAIN PINGLE'S DEATH

We record, with sincere regret, the sudden death of Captain Chas. S. Pingle, member for Medicine Hat in the Provincial Legislature and former Speaker of the Assembly. Captain Pingle had long been associated with public life in Alberta, and was personally most popular with those who in this or former Legislative Assemblies, or in other ways had known his genial presence. His equable temperament and attractive personality won him easy and lasting friendships. He was possessed of ability and experience, and added strength to the Liberal party in the Assembly.

FIRE INSURANCE ON PUBLIC BUILDINGS

In this issue we publish an extensive report of evidence given before the Agricultural Committee of the Alberta Legislature, for and against the adoption of the mutual plan of fire insurance by public bodies. In opposition to the proposal is the evidence of an able exponent of the views of the companies, Mr. Harrison. A member of the Calgary school board, W. E. Turner, presents evidence in favor of the mutual plan.

It is obviously of public importance that the people of Alberta, particularly those who have any measure of responsibility for the insurance of public property against fire, should be in a position to weigh the arguments for and against the alternative methods of providing protection. Insofar as our limited space permits, we print the evidence of both sides in this issue. It is to be hoped that the daily press, with its great facilities,

will afford ample opportunity for the presentation of the pros and cons of the matter.

The insurance companies, of course, are always in a position to spend whatever money may be considered necessary to present their views. On the other hand, the Calgary school trustee who has been devoting a great deal of time to this subject for the last three years or so, would clearly find himself under a financial handicap in countering the companies' arguments. This is an important consideration. The side possessing ample funds is always at a decided advantage in placing its case before the public. Unless the press is prepared to make the balance more nearly even by affording space for the supporters of the mutual plan, the public will not be in a position to reach a decision with all the facts before it. Hitherto the press has been content for the most part to disparage the mutual plan and throw the weight of its influence in favor of the status quo, though there may be a few exceptions.

That the subject is worthy of discussion, without prejudice, was made clear at the last session of the Legislature, when Mr. Turner's evidence made a deep impression upon the members who heard him. Though he lacked the advantage which the companies' representative possessed, of long experience in the fire insurance business, his methods of research seem thorough, and he is able to quote in support of his case many distinguished and conservative business men.

In view of the apparently impressive character of the evidence which has been produced in favor of mutual insurance, no organ of opinion can dismiss the subject lightly, without laying itself open to the charge of being lacking in public spirit.

Clearly, we want the best system of insurance obtainable. The interests of the public authorities should be paramount. If the present system is the best, it should be retained. If the proposed plan of mutual insurance would be better, it should be adopted. The question should be decided, not by prejudice, but by consideration of the facts.

Patriotic Americans, who are opposing the Nicaraguan war, point out that apart from the "right" which superior force may give, the intervention of the United States in a political quarrel between two parties in Nicaragua, in support of the unpopular party, is no more warranted than would be a similar intervention in a Canadian domestic political quarrel—to support Mr. King against Mr. Bennett or vice versa, upon some policy affecting the St. Lawrence waterways, for example. However, the interests which are promoting the war in Central America are merely following the course which is invariably followed by similar interests in all parts of the world under similar circumstances.

NEWS OF THE ORGANIZATION

Activities of Local and District Associations and Information from Central Office—Items on Co-operation

Resolutions for the Annual Convention

In addition to resolutions already published, the following have been received during the past two weeks, and the list will be completed today, when a number of Federal and Provincial Constituency Conventions are to be held:

Meteorological Reports

Resolved, that this Convention ask the Provincial Government to furnish meteorological reports daily to the Central Telephone Offices which would be available to subscribers.—Lethbridge Federal C. A.

High School Courses

Resolved, that we request the Department of Education to re-organize the Provincial High School Courses, so that pupils be given a certain percentage of credit for their monthly examinations, same to be added to marks in the final examination.—Didsbury Provincial C. A.

Postal Mail Routes

Be it resolved, that this Convention favor the Government supplying the mail courier for any route of 20 miles or more; for each 20 miles pay at a minimum 20¢ per mile for bid, if bids cannot be obtained for less within 30 days after bids are called for.—Lethbridge Federal C. A.

Grading of Grains

Whereas, the farmers' grain is being graded according to the highest possible standards and we believe by this grading that the farmer is being highly penalized, thus causing a loss of millions of dollars to the Farmers;

Therefore, be it resolved, that we petition that the grain commission be empowered to allow a certain amount of damaged grain to go into contract grades two and three under certain yearly climatic conditions, suggesting that ten per cent in number three and five per cent in number two.—Lethbridge Federal C. A.

Reduction of Tariff on Livestock Shipments

Whereas, under the present existing railway tariff livestock shippers are allowed only one stop-off to load livestock shipments on through billings, and

Whereas, shippers find it very expensive and impractical to ship livestock under the present tariff where they are only allowed one stop-off for a completion;

Therefore, be it resolved, that this Convention recommend to the Board of Railway Commissioners that they ask the railway to revise the present tariff to allow for two stop-offs for the completion of livestock shipments on through billings instead of one. This service to be given on all way-freight trains.—Lethbridge Federal C. A.

Sugar Beet Industry

Whereas, the development of the sugar beet industry is of national interest and of urgent importance to the farmers

BROADCASTING CONVENTION

In order that as large a number of the farmers of the Province as possible may be able to hear important addresses and debates at the Annual Convention which opens on January 17th, arrangements have been made for a more extensive broadcasting campaign this year than has been the case on any former occasion.

The Calgary Herald radio, CFAC, will be used, and broadcasting hours will be as follows:

January 17th, Tuesday, 10:30 a.m. to 12:15; 3:00 p.m. to 4:30 p.m.; 8:00 p.m. to 9:30 p.m.

January 18th, Wednesday, 3:00 p.m. to 4:30 p.m.

January 19th, Thursday, 3:00 p.m. to 4:30 p.m.; 7:00 p.m. to 9:00 p.m.

J. D. Fraser, head of the Grain Inspection Department, Winnipeg, and R. M. Robinson, one of the members of the Board of Grain Commissioners, will address the Annual Convention.

A. H. Tovey, Manager of the Hall Insurance Board of Alberta, will also speak during Convention week.

located in the irrigated districts of the Province of Alberta and of other portions of the Dominion adapted to the growing of sugar beets, and

Whereas, this industry is in vital need of encouragement in order that the benefits accruing therefrom shall continue;

Therefore, be it resolved, that the Dominion Government be urged to adopt such measures to encourage and stabilize this industry as shall be alike beneficial to the growers of the sugar beets, the manufacturers of the refined product therefrom, and the consumers of sugar in the Dominion of Canada.—Lethbridge Federal C. A.

Care in Selecting Immigrants

Whereas, the farmers in this district are not financially prepared to care for so great an influx of immigrants at one time, and

Whereas, experienced farm labor is required, and the knowledge of the English language is desired; and

Whereas, the farmers' income is inadequate to justify unreasonable wages demanded by such incompetent labor; and

Whereas, the immigrant has been misinformed as regards the home life awaiting them and have become discouraged and returned to their home land with unsatisfactory report of Canada;

Therefore be it resolved, that greater care be taken in the selection and class and number of immigrants sent to the West and that immigration officials be responsible for them until proper arrangements can be made for their necessary home.—Lethbridge Federal C. A.

Trade Diplomatic Relations

Resumption of trade relations with Russia is urged in a long resolution passed

by the Whitford Provincial Constituency Association of the U.F.A.

The preamble points out that the Baldwin Conservative Government of Britain broke off relations with the U.S.S.R. without giving Parliament an opportunity to vote on the matter; that the Mackenzie King Government immediately followed this lead, although Premier King himself declared that to his knowledge the Soviet trade delegation in Canada had not in any way violated the trade agreement with this country, and had been engaged in no subversive activities; that this was just ten months after Premier King had contested the Federal election on the constitutional question and had declared himself the champion of Canadian autonomy; that the last Imperial Conference had been supposed to make Canada an "autonomous community within the British Empire."

A trade with Russia had been built up, the preamble continues, in twine, farm machinery, grain, flour and horses, beneficial to both workers and farmers in Canada; during the last six years Canada had exported to the U.S.S.R. goods to the value of over \$22,000,000, or sixty times the value of Canadian imports from Russia. The resolution also declares that the future of co-operative grain marketing, internationally, depends upon friendly relations between grain growers in Canada and in Russia; that Premier King's action placed Canada in the position of a colony; that the breaking off of trade relations with Russia constitutes an injury to laborers and farmers through the loss of business and concludes:

"Therefore be it resolved that we demand that the Canadian Government take immediate steps to resume diplomatic relations with the Union of Socialist Soviet Republics, irrespective of the actions of the British Government."

The following has been submitted to the Board, with a view to the resolution being brought before the Convention:

Civil Aviation

Whereas civil aviation in Canada appears to be on the eve of a period of rapid development which will profoundly affect the economic and social life of the urban and rural portions of the Dominion;

And whereas it is eminently desirable that this new mode of transportation shall be unhampered by any restrictions regarding organization or personnel which are not imposed in respect to other systems of transportation;

Therefore, be it resolved, that this Association urges that civil aviation be allowed to develop as a separate entity from the Canadian Air Force, under a Government Department separate from the Department of National Defence; and that pilots qualifying for commercial pilots' certificates shall be freed from the present obligation to enroll in the Canadian Air Force Reserve as a condition of their obtaining such certificates.—Calgary U.F.A. Local.

FOR U.F.A. CONVENTION

Segregation or Racial Discrimination

Whereas, seventy-two per cent of the patients in the mental hospitals of this Province were not born in Canada, and

Whereas, physical fitness should occupy

a place second to that of moral fitness in regard to marriage, and

Whereas, under appropriate supervision and patient guidance the higher grades of feeble minded may become in a limited measure self-supporting, and

Whereas, sterilization constitutes a violent and drastic invasion of the most elementary human rights and does not take away the sexual desire, and still leaves the patient utterly lacking in moral resistance, and leaving them a prey to the dangers of social contact with people of low moral standards,

Therefore, be it resolved that the Camrose Local of the U.F.W.A. are opposed to the said Sexual Sterilization Act and urge upon our Provincial Government a measure of "segregation" of the feeble minded of this Province. We advocate the help obtained in financing this by elimination undesirable immigration, by making marriage laws more strict and proper supervision and education, making the mental defective partly self-supporting.

Passed by the Camrose U.F.W.A. Local No. 95.

U.F.A. Local Activities

PLEASE SEND LOCAL'S SHARE

Central office has received \$10.00 with an unsigned note stating that the money is the balance of proceeds of a disbanded Local. Would the sender kindly give Central the name of the Local?

NEW MEMBERS EVERY MEETING

New members have been added to the Midway-Finn U.F.A. Local at every meeting, writes the secretary, Miss Irene Erickson. At the annual meeting, held at the home of John Anselm, Oscar Siren was elected President.

WINTER DOING WELL

Nisbet U.F.A. Local is doing very well, states the secretary, W. D. Nisbet, although the attendance at the meetings would be much larger if the weather were not so severe. C. H. Thomas was elected president at the annual meeting.

U.F.A. ELECTRIC SIGN

The annual Christmas dance of Clyde U.F.A. Local was a good success and thoroughly enjoyed, states John A. Nichols, secretary. "We have an electric U.F.A. sign outside our hall now, so that any visitors or members will know where we are at home."

FURNISHED HOSPITAL WARD

At the close of 1927, Olds U.F.A. Local had a cash balance of \$68. Last year they furnished a one-bed ward in the Olds General Hospital at a cost of \$160, the money being raised by selling twine, coal and posts. At the annual meeting E. Espensen and J. C. Dawson were re-elected as president and secretary respectively.

LIKE THE ANCIENT GIANT

A. L. Sanders, M.L.A., addressed the annual meeting of Westwoods U.F.A. Local urging the necessity for maintaining an active organization. R. Atrey also spoke, likening the position of the farmers with that of the ancient giant who was blind in one eye. "Like the blind giant of old," he said, "with one eye open now, our enemies are greatly disturbed for fear we will gain sight of the other eye."

ANNUAL PROVINCIAL CONVENTION

The Annual Convention of the Alberta U.F.A. Provincial Constituency Association will be held in Paget Hall today (January 10th), commencing at 10 a.m., according to a notice issued by Ray Anderson, secretary.

NEW MEMBERSHIP WAS DOUBLED

Palmer Creek U.F.A. Local has had much better meetings since they started to hold them in the homes of members. The meetings are begun with community singing and after the business, refreshments are served, followed by informal discussion and more singing. Since this plan was adopted the membership has been doubled, reports the secretary, Sven Meyer.

SAME DELEGATE'S EXPENSES

At the annual meeting of Collieries U.F.A. Local, G. R. Robinson was elected president and E. B. Allen was re-elected secretary. The president was appointed delegate to the Annual Convention, and it was decided to raise funds for delegate's expenses by donations. In addition to the regular officers a program committee and a lunch committee were appointed.

BIG SAVINGS ON PURCHASES

The purchase of flour and coal co-operatively proved a big saving to members of Buffalo View U.F.A. Local, according to a report from O. J. Gould, secretary. During the year this Local put on a number of dances and entertainments to raise funds, and to benefit the district socially. A subscription list was circulated and funds were contributed to help a family in the district who had lost everything by fire. H. R. Almost is president for 1928.

TO REORGANIZE LOCALS

A letter from C. J. Stimpfle, secretary of the Athabasca U.F.A. Federal Constituency Association, states that plans were made at the recent convention for reorganization of Locals in the constituency. Each director is arranging a series of meetings in his district, in conjunction with D. MacLachlan, constituency Director. A special appeal will be made for funds to meet the deficit of the Association.

LOCAL DONS \$25,000 BUSINESS

The total turnover of the business done by Okotoks U.F.A. Local in 1927 amounted to more than \$25,000. Eight cars of coal were handled, also one car of posts, at a saving to the members. Thirteen carloads of hogs had been shipped out since March 17th, the cost of shipping, per hog, varying from 45 to 77 cents. Five carloads of cattle were handled, bringing a net revenue to the shippers of \$6,291.09. The average cost of shipping was \$2.76 per head.

E. A. Goettler, president of the Local, was appointed delegate to the Annual Convention; J. M. Hutchinson was elected shipper, and secretary of the Local for 1928.

A very hearty vote of thanks was tendered to C. G. Barker, who had acted as president for two years.

TELEPHONES FOR SCHOOLS

At the annual meeting of Three Hills U.F.A. Local a resolution was passed asking the Government to install telephones in rural schools. Speakers supporting the resolution referred to the anxiety suffered by parents for the safety of the school-children during severe blizzards. Another resolution requested the municipal authorities to take up the matter of having automatic stop signals placed at the two crossings in town.

A resolution was passed expressing sympathy with the family of the late J. A. Macintosh and several speakers referred feelingly to the loss sustained by the organization in Mr. Macintosh's death.

A life membership was presented to R. A. Wolfe, in appreciation of his services as secretary since 1923.

GREATNESS

"True greatness wears an invisible cloak, under cover of which it goes in and out among men without being suspected; if its cloak does not conceal it from itself always, and from all others for many years, its greatness will ere long shrink to very ordinary dimensions. What, then, it may be asked, is the good of being great? The answer is that you may understand greatness better in others, whether alive or dead, and choose better company from those and enjoy and understand that company better when you have chosen it—also that you may be able to give pleasure to the best people and live in the lives of those who are yet unborn. This, one would think, was substantial gain enough for greatness without its wanting to ride rough-shod over us, even when disguised as humility."

—Samuel Butler in "The Way of All Flesh."

RALEY ANNUAL MEETING

"Railey U.F.A. and U.F.W.A. Locals promise well for the coming season," writes a member of the U.F.A. Local. "We are not very strong, being a small community, but we are 90 per cent organized. The U.F.W.A. plays a most important part; they hold their meetings the first Thursday afternoon of each month, and never fail. The meetings are held in the members' homes, in turn, and after the business refreshments are served. Mrs. H. J. Flock and Mrs. Alf. Barby are the officers for 1928."

"The U.F.A. Local is a close second to the U.F.W.A., as many resolutions originate in this small Local. Many farm problems are discussed; subjects are assigned to members a month in advance. At the last meeting grain grading was a 'hot subject'; we all feel it is a wholesale steal, but none were able to devise a plan that would take its place. We look to the Annual Convention to bring out something that will give us some relief. H. J. Flock and Ken Walter were elected president and secretary for the coming year."

CAMROSE U.F.W.A. LOCAL

The annual meeting of Camrose U.F.W.A. Local elected Mrs. J. P. Slattery president and Mrs. W. W. Harber secretary.

SO NEAR—YET SO FAR

"I saw your husband in the crowd in town today. He was so close that I could have touched him."

"That's strange. At home he is so close that nobody can touch him."—Tit-Bits.

Is Mutual and Governmental Fire Insurance of Public Buildings Desirable?

Doughty Champions Argue Pro and Con of Proposed Plan in Agricultural Committee of the Alberta Legislature.

By J. F. WATSON,
U.F.A. Staff Correspondent.

Of all the questions which engaged the attention of the members of the Agricultural Committee of the Legislative Assembly last session none exceeded in interest that of mutual or governmental insurance of public buildings. The idea was first mooted during the progress of the debate on the address. Fred White, Labor leader, went into detail in regard to the matter at that time, and later, at the instance of Sam Brown, U.F.A., High River, the project was thrown into that whirlpool of debate, the agricultural committee.

Two Doughty Champions

After the smaller fry had participated at some length, the question resolved itself into a pitched battle between two doughty champions, one of whom had been in the insurance business since he was sixteen, who had in fact grown up with the business until he had reached the top rung of the ladder and was chosen to represent the Insurance Underwriters' Association of Western Canada. The other, who "as you know him all, a plain blunt man," had until some short months ago, never given the question of insurance more than a passing thought. Nevertheless, it was "some" battle, because the latter more than made up for brevity of association by his intense application, his persistent investigation, and the enthusiasm of a zealot or crusader.

In the preliminary skirmish, Labor, as was to be expected, took a prominent hand in the debate. That was prior to the calling of witnesses. At the conclusion of a speech by Fred White, Mr. Roadley reminded the Labor member that on the floor of the house the Premier himself had intimated that the Government was preparing to take some forward step. Sam Brown was alert. "Does that apply to school properties as well?" was the gist of his question. The Minister admitted that while there was a case for the insurance of school buildings the Government did not contemplate going to that length just yet. Their idea was to confine the initial venture, if any, to Government Buildings.

The arguments against the scheme were outlined by the Superintendent of Insurance at the request of the Committee, and on his recommendation the members decided to call in expert testimony, in the shape of some representative of the insurance companies. That is how the big battle came to be staged on the second day's hearing.

At the risk of wearying your readers I would like to give the arguments of both sides as fully as possible, and as nearly in the language of the participants as possible.

"Were the Black Douglas"

The first witness was Mr. Harrison, representing the Underwriters, followed later by William E. Turner, of the Calgary School Board, representing Labor, or at least called to give evidence at the instance of the Labor members. Mr. Harrison, it will be noted, struck a warning note throughout his entire address, reminding me at the time of the bedlam bellowing of the English Border-

We publish below the report by J. F. Watson, staff correspondent of *The U.F.A.* in the Alberta Legislature, of the evidence so mutual and governmental insurance of public buildings given in the agricultural committee last session. Completion of this report was deferred pending receipt by Mr. Watson of the official stenographic record of proceedings in the committee. With this in his possession the detailed summary of the evidence on this important subject has been prepared by our correspondent and is given on this and following pages.

ers, "Hush ye, hush ye, dinna fret ye, The Black Douglas shall not get ye. There seemed to be a Black Douglas concealed in every phase of his argument.

The Old "Bobberik" Event

It may have been pure coincidence, or it may not, but on the morning when the debate was to be staged, a Calgary daily paper featured an article in which the whole subject of governmental insurance on public buildings was depicted as the inception of Bobberikism, and William E. Turner grided as a living exponent of what that dread disease could do to a man otherwise sane. But it didn't "phase" the Calgary witness. Holding the paper aloft he dramatically invited the committee to take a good look at him, as that would be the first and possibly the last time they would have the opportunity to envisage a real live Bobberik. The committee smiled.

Mr. Harrison Gives Evidence

In rising to give evidence, Mr. Harrison said that while technically he represented the Western Canada Fire Underwriters Association, his remarks applied to practically all insurance companies, and practically he represented the business as a whole.

The question, he said, was primarily whether the Province should cease to insure its public buildings, etc., with an insurance company by an annual premium or cancel the insurance and carry their own by providing a fund.

Remarking that "you are not paying an insurance premium of any kind; you are buying protection," Mr. Harrison went on to say: "We are not gambling with you as to whether this or that building will burn or won't burn down. We are selling you protection which in the aggregate amounts to many dollars more than the premiums paid. The same argument holds whether it is life insurance, accident insurance or fire insurance. . . . Past experience in the fire insurance business is no definite guide as to the future. (It) is the only thing we can use to base rates on, but the experience of a few years cannot forestall the disaster that may happen within twenty-four hours. The experience of 24 years did not forestall the San Francisco fire or the Toronto fire."

What Previous Pays

Mr. Harrison produced a fairly complete statement of the property of the Province on which insurance is carried, and of the types of building, and so forth, and said that on an annual basis the premiums paid for insurance by the Province to the Companies totalled about \$24,000, including the University, Parliament Building, school houses, the Government Liquor Control Insurance and the Telephones, while if all figures were available the grand total might be about \$40,000.

"That," said the witness, "seems a good deal of money to put out in premiums in one year, and it may be true that the experience on this particular group of buildings has been pretty good in the past. . . . The past is no guide as to the future."

Mr. Harrison added that "if all the buildings of the Province of Alberta were of the most modern fireproof construction, if it could be said at no point in the Province of Alberta could you have a loss of more than \$15,000 to \$20,000 then you might be justified in setting aside a sum equal to the annual premiums and out of this carry the losses. Is that the case? . . . On the Ponoka asylum I find . . . \$71,500 on a building known as the men's building. It is of ordinary brick joint construction with wood roofing. I have another item of \$44,000 on a power plant and contents. The Ponoka farm properties are insured under separate insurance schedule, \$22,500 on the cow barn and silos."

Various Public Buildings

The representative of the insurance business proceeded to give details of various other Provincial buildings, which are summarized as follows:

Oliver Institute, insured \$28,000 on boiler and power house (brick wood joint); \$15,000 on cow barn (frame).

"Terrace Property" (Old Government Buildings) Edmonton, insured \$52,800, with premium \$1,488. For the most part, buildings of inferior type of construction.

Alberta University Buildings "Athabasca Hall," insurance carried \$270,000, all brick joint construction; "Assiniboia Hall," brick joint construction, carried \$158,000. Is of brick joint construction. Some of frame construction.

Mr. Harrison said that these buildings were subject to total loss, because if they were burned, a new type of construction would be used in rebuilding. Altogether in the University schedule there were items totalling close to \$400,000 on which protection was given for a premium of \$8,000 for a three year period. "And these buildings may burn any moment. You say that they have not burned. Our experience of public buildings in the Province of Alberta has been excellent."

Mr. Harrison said he was sceptical about any building being immune to damage by fire. He went on to give instances of public buildings which have burned in the not distant past, including Brandon Asylum, three fires from 1910 to 1923 totalling loss of \$475,000; Brandon Experimental Farm, loss of \$40,000 in

1919; St. Boniface College, total loss of \$221,000; public school, St. Boniface, though "fire proof construction," burned in 1923 with loss of \$125,000; engineering building, University of Saskatchewan, destroyed by fire 1923, loss \$300,000, insurance carried \$124,000. Province of Saskatchewan having to stand the difference; Liquor Control Warehouse, Regina, value \$250,000, loss by fire \$46,000, premium paid that year \$18,000.

Mr. Harrison said, with reference to the last named item, "It is going to take a good many years for the companies to break even on Saskatchewan Liquor Board insurance on account of the recent loss."

"An Outstanding Case"

Citing various other fires which destroyed or damaged public buildings, Mr. Harrison mentioned a loss of \$100,000 on the Riverside School, Montreal, on the total Montreal Protestant Board property of \$3,853,000. The premium might run to \$50,000 for 3 years. "They have in that one fire eaten up nearly six years' gross receipts, to say nothing of the companies' expense. It will take the companies ten years to break even on this one loss. . . . It is an outstanding case. My whole argument is that the same thing may happen tomorrow. Some 20 years ago the city of Montreal elected to carry its own insurance, and put aside a fund of \$10,000 a year. Just a few years ago the Montreal city hall burned

IMPORTANT NOTICE TO WHEAT POOL MEMBERS

It is very important that Wheat Pool members who have not already done so should send into the Pool head office, their delivery checking coupons.

A considerable percentage of members who have delivered wheat have not sent these coupons in. An interim payment will be made in the near future and these coupons must be in the office during the present month. Otherwise, those who have not sent these coupons in will have to wait a little longer for their payment.

This is a very important matter and the co-operation of the members in this respect is urgently requested.

with a total loss of \$10,000,000 in the same year as the market burned, and another valuable public building, and it would probably be not far from \$15,000,000 that the city of Montreal had to find from taxes when all they had was \$200,000 in the fund, when the whole property could have been insured for some \$25,000 a year.

"I have mentioned these cases because this is the crux of the matter to my mind. The proposal will put the Government

of the Province of Alberta in the position of an insurance company. It is all very well to say your past experience denies what I have been telling you. Your past experience has been good, and you are willing to assume your experience in the next few years will be as good."

If it were proposed to establish a state fund, the position of that fund ten years from now must be considered. "Is it ever going to get to the position where we can stand the loss of Assiniboia hall without coming to the taxpayers?" asked Mr. Harrison. "Or Athabasca with \$274,000 liability? . . . I have a concrete example of the folly of basing your decision on a matter of this sort solely on past experience."

Farm Losses Heavy

Mr. Harrison went on to say that the farm business had been highly profitable in Western Canada to the insurance companies up to 1920, but in 1921 the figures of losses jumped. "In the farm business for 20 years the companies had been making good money, but in less than three years we lost all the money we had made out of the farm business for ten or fifteen years."

The State of Wisconsin

With reference to the state of Wisconsin, where there has been a state insurance fund for over twenty years, Mr. Harrison said that while the fund was

(Continued on page 10)



Snow Capped Sheaves



A coin dropped from your hand?
You have lost it in the snow?
The winter wind whipped from you
A dollar bill or so?
Come! Lift the corners of your mouth!
Things might be worse you know.

Poor city soul! hurrying
From home to store,
From store to bank,
Depositing your daily gain,
Returning home and worrying
It were not more.
You've cause for thanks,
Come winter's snow or summer's rain.

Come with me to the farm!
Our coach will carry us in comfort
Over the hard dry road of glistering snow.
Hail! I was dreaming. The illusion
Of a car, with its ease and speed,
Its shelter from the biting blasts of winter,
Had come to be almost a reality with me.
My team, the sleigh-box full of straw,
Awaits us round the corner. Let us go.

You were here in the fall, and saw our fields of wheat,
A rippling, russet sea of gleaming, golden grain,
Waiting expectantly the mechanical murmur of the machine
That should lay it low, and bind it firm
Until the thresher's winnowing
Should make mountains of the straw, and pour
The precious kernels, a life sustaining stream,
Into the bread bins of a hungry world.

Before you lie those fields, in silvery silence,
Sealed those many weeks with winter's cold hard seal.
The secret whisperings of spring, the summer's sunny song,
Fall's lifting laughter too, lie hushed beneath a crust of snow.
The sheaves the stooker stood in rhythmic order, row on row,
Mock me daily, like the frozen snow-capped waves
Of a dreary Arctic landscape, some artist's crazy dream.

I laid great plans in the fall.
The copious rains of summer,
Alberta's early-rising and late-setting sun,
Brought to maturity, though somewhat slow,
A fuller harvest than fancy's furthest flights

Had led me to expect or hope.
I saw myself again, a man set free
From the numbing cares of poverty.

I lay awake at nights, and fled away
The discharged mortgage of the farm,
And banker's note with interest fully met.
I went to town and purchased with great pride
The hat and gown for which my wife had longed.
There passed before my fancy's eyes
A line of modern coaches glitteringly new,
Into one of which she stepped and drove away.
A princess of the farm, her youth renewed,
Beauty again aglow upon her faded cheek.

I sent my boy to college, and my girls,
We set up homes for them, and wed them well;
The institutions of our rural life set firm;
The school and church repaired and painted new.
From out full purses, with free and liberal hand
I gave glad gifts to relatives and friends,
Who many years had known the pinch of need.

The dream, hope's fever, passed and gave place
To that delusion of our kind: "next year."
The stark reality faced me in November.
Winter had come. The soft falling flakes,
And later whirling drifts, locked in cold embrace
My golden harvest, my wealth laden fields.
For some months more, unless a warm Chinese
From the great Pacific's sun-kissed sea
Shall drive away the snow and dry the grain,
We must eat simple fare, and wear the clothes
Of humbleness and meek fragility.

But cheer up, Friend! The year is on the turn.
Spring soon will come and snow shall disappear.
Our neighbours, who, more fortunate than we,
Gathered the bounteous harvest of the year,
And southward took their flight, like birds,
Seeking to sun themselves on softer shores,
Shall come back home and help us harvest too.
Sowing and reaping shall come together.
Two harvests in one year shall be
Long-living landmarks of glad memory.

NORMAN F. PRIESTLEY,
Calhoun, Alberta.

December, 1931

NEWS FROM ALBERTA DAIRY POOL HEAD OFFICE

Official Information for Members of the Alberta Co-operative Dairy Producers, Ltd.

Trends in the Production of Dairy Products

Dairying has been frequently termed a hard time occupation. In countries where land is cheap the dairying industry makes slow progress just so long as crop conditions are good and grain sells for a fair price. When crop conditions are poor and times are hard, farmers turn to the milk cow. Alberta's dairy production reached its peak at the end of a series of lean crop years. During the four years of agricultural depression from 1921 to 1924 the average acre of wheat in Alberta yielded in dollars and cents only \$12.23 and during the past two years, i.e., 1925 and 1926, Alberta's acres of wheat averaged \$19.79, an increase of over 60 per cent in the farmer's income from growing wheat.

Butter in Production

In 1926 Alberta produced 11,821,291 lbs. of creamery butter. During the four years of hard times from 1921 to 1924 butter production in Alberta had almost doubled, reaching the high peak of 22,339,837 lbs. in 1924. Since that time Alberta's production of butter has declined. In 1925 only 19,912,466 lbs. were produced. From Alberta's experience one would conclude that dairying is indeed a hard time occupation. Alberta, however, is still in the pioneer stage of cheap land and sparsely settled districts.

Forty years ago Wisconsin and Minnesota were among the leading wheat growing states of that time. As the population grew land increased in value. Gradually the speculative type of farming gave way to a more diversified type. For example, in 1879 Wisconsin had a wheat acreage of approximately 2,000,000 acres. In 1923 only 120,000 acres were seeded to wheat. Today Minnesota, Wisconsin and Iowa are the leading dairy states in the United States. Together these three states produce more butter than the combined production of Canada, New Zealand and Australia.

Butter Production of 1926

Canada.....	100,500,000 lbs.	Minnesota 245,000,000
New Zealand.....	155,000,000 lbs.	Iowa.....143,825,000
Australia.....	234,700,000 lbs.	Wisconsin 143,300,000
Total.....	567,900,000 lbs.	279,125,000

Production of Creamery Butter in United States as a whole for 1926 was:

Minnesota.....	245,000,000
Wisconsin.....	143,300,000
Iowa.....	143,825,000
Michigan.....	82,000,000
Illinois.....	71,500,000
Other States.....	897,125,000
Total.....	1,961,525,000

NOTE: Wisconsin in addition to being a large butter producing state produces over 75 per cent of the production of American cheese.

Transition in North Dakota

If we examine North Dakota, the largest wheat growing state in the United States at the present time, we find the same transition from grain growing to diversified farming taking place. The following statistics reveal the rapid growth in dairying in North Dakota as compared to Alberta:

Alberta Creamery Statistics			
No. of Creameries	1915	1921	1926
Creamery butter made, lbs.....	3,621,764	13,001,000	10,512,466

North Dakota Creamery Statistics

No. of Creameries	1915	1921	1926
Creamery butter made, lbs.....	3,380,787	16,102,500	10,375,730

NOTE: In addition to the production of 32,000,000 lbs. of creamery butter within the state, North Dakota shipped out cream to other states equal to a production of 21,000,000 lbs. of butter. In the ten year period from 1916 to 1926 Alberta's production of creamery butter increased 134 per cent while North Dakota's increase in the production of creamery butter was 988 per cent.

Percentage Increases Since 1915

Another significant fact is, that during the past decade the largest wheat growing province in Canada, Saskatchewan, and the largest wheat growing state in the United States, North Dakota, have the largest percentage of increase in the production of creamery butter in any province or state in these respective countries.

Production of Creamery Butter for 1915, 1921 and 1926 is as follows:

	1915	1921	1926
Manitoba.....	4,320,000	7,690,000	12,661,312
Saskatchewan.....	2,832,000	6,400,000	10,594,373
Alberta.....	3,621,764	13,001,000	10,512,466
Minnesota.....	120,150,000	130,220,000	200,000,000
Iowa.....	80,000,000	90,770,000	140,000,000
North Dakota.....	3,380,787	16,102,500	10,375,730

NOTE: The figures for 1915, 1921 and 1926 are used in the case of North Dakota.

Percentage Increases

	1915 over 1915	1921 over 1915	1926 over 1915
Manitoba.....	75%	75%	175%
Saskatchewan.....	75%	125%	165%
Alberta.....	185%	255%	185%
Minnesota.....	15%	8%	65%
Iowa.....	12%	12%	75%
North Dakota.....	6%	375%	185%

Although neither Saskatchewan nor North Dakota have a large dairy production as yet the trend towards diversified farming indicates that dairying is to play an important part in the future system of farming in Western Canada.

An Important Theory

There are those who maintain that climatic conditions in Alberta are so different to the conditions that exist in the leading dairy countries that dairying will never become a major occupation in Alberta. In the dairy states of Wisconsin and Minnesota the pasture season averages not much more than five months. The winters are long and dairy cows must be well fed and kept in warm barns most of the winter. The yields of grain crops from year to year vary in these states just as they do in Alberta. In Alberta, however, dairying with most farmers is merely a side-line. When crop conditions are poor feed is scarce. Without cheap feed dairying cannot be carried on profitably. Hence, many come to the conclusion that Alberta is not a suitable

REMEMBER!

ANNUAL MEETING OF DAIRY POOL, EDMONTON, FEBRUARY 19th.

dairying country. Such a conclusion is wrong because dairying depends more on good management than upon nature. The fact that Alberta is a country of changeable crop conditions is all the more reason why Alberta should develop an extensive dairying industry. The possibility of taking the speculative element out of farming in Alberta and placing agriculture on a stable basis lies in dairying. In the past, however, no provision has been made for the lean years. As a rule the surplus feed over and above current requirements is sold for cash.

Value of Silo

The value of a silo is only beginning to receive consideration in Alberta. In Wisconsin there are more than three silos to every section of land in the state. In North Dakota where a few years ago a silo was practically unknown we find today over seven thousand silos. A review of North Dakota's agricultural history reveals periods of drought and poor crop conditions far more severe than anything Alberta has had to contend with. With this experience, North Dakota is bending every effort to develop the dairying industry on an extensive scale. It is the one stabilizing factor where agriculture is subject to variable crop conditions.

In the report of the Commissioner of Agriculture and Labor for the state of North Dakota, year ending June 30, 1926, Dairy Commissioner John Husby, makes the following statement:

"As things now stand the Department, because of insufficient help and means, becomes merely a police department. Very little time, indeed, can be given to any constructive or educational work."

"There is a crying need in the state to help sponsor and give support to the organization of farmers co-operative creameries. There is need for them in many places and conditions are ripe for their organization. What is needed is intelligent advice and leadership to have them promoted."

Great Field Untouched

"Furthermore innumerable requests have come to the Department for assistance in developing the dairy industry along other lines. Requests have come for assistance in the organization of Farmers' Co-operative Shipping Associations. True, assistance has been given in many instances to the best of the ability of the Department, but there is yet a tremendous field untouched just because of lack of money and help."

"The Department has assisted in the organization of a co-operative creamery and has taken part in the meetings in other communities where they are being planned. It is also true that the Department has assisted the Extension Department and other organizations in a number of counties in the promotion of Pure Breed Bred and Better Cow Campaigns."

"The Department, however, would have given considerable more help along

them and similar ones provided it had not been overwhelmed with a routine of inspection and supervisory work in connection with a large increase of cream stations and creameries.

"These recommendations are made, not with the idea of heaping another tax burden upon the people, but because it is so essential to give the proper supervision and direction to this one leading industry of the State."

MacGuire's View

Manager A. J. MacGuire, of the Land of Lakes Creameries of Minnesota, after a recent visit to North Dakota, makes the following comment:

"We had the pleasure of visiting the surrounding farming country and were astonished at the progress made along dairy lines by many of the farmers. In fact, we saw some of the finest dairy farms we have ever seen anywhere.

"Alfalfa and sweet clover seem to have received special attention there. This year's crop of alfalfa on some of the farms would seem to be enough to last two or three years if all fed on the farm. That should be the system in the Dakotas, to have the fat years provide for the lean ones and alfalfa and silage can be carried over a number of years.

"We found the farmers out there happy over their big 1927 grain crop but when you talk with them it is not grain they talk about, but alfalfa and sweet clover and cows and co-operative creameries in which they can manufacture their cream into butter in their own State where they can certainly make better butter than by shipping the cream two or three hundred miles."

Such is the tendency in a state where wheat growing is still the major industry.

Dairying and Land Values

Where land values are the highest there we find dairying developed to the greatest degree. Land values rose higher in Iowa during the war period than in any other state. While corn was \$2.00 per bushel and hogs 21c per lb. there was very little dairying done in Iowa. As a consequence Iowa's production in 1920 of creamery butter had made no increase over the production of 1915. However, during the past five years, since 1920, the increase alone in the production of Iowa's creamery butter is equal to one-half the total output of New Zealand.

However, it is in New Zealand that land values rose the highest during the war inflation period. Sheep ranching could no longer exist on land values of from \$200.00 to as high as \$500.00 per acre. In New Zealand sheep ranching and grain growing have given way to dairying. Today over one-half of the farmers in New Zealand are classified as dairy farmers.

We may well ask ourselves the question, why does dairying prosper and progress in Iowa, Wisconsin, Minnesota, and New Zealand where land values are high and seems to decline in Alberta where land is cheap. The answer is—Human Nature. Human Nature leads the majority of people to follow the path of least resistance. Where land is cheap and plentiful man can afford to gamble with nature. Wheat growing is the easiest means of earning a living on an Alberta farm provided yields and prices are normal. However, the farmer has neither control over the yield nor price of his wheat. Through co-operative effort he may steady the price of wheat and market it more efficiently. But, apart from good meth-

ods of farming he has no control whatever over the yield. If the yield is good he wins. If the yield is poor he must milk cows and raise hogs. Speculative agriculture is neither good for the individual nor the state. Diversified farming is the foundation of a stable and permanent agriculture.

Guaranteed Income

Dairying guarantees a daily or monthly income with which to meet the every day expenses of living and farming. It provides a regular routine of work so that farm help can be engaged and employed to advantage the year round. Where dairying and diversified farming is practiced agricultural immigrants can secure yearly employment. An immigration policy will always be confronted with an unemployment problem where farm help is only employed for seasonal periods.

Grain farming is a seasonal occupation. Farm laborers are required in great numbers for short periods of the year. These men must be provided with one of the following:

- (1) Work during the period they are not required as farm laborers.
- (2) Paid sufficient wages by the farmer


as they may live in idleness for long periods.

(3) Provided with unemployment relief by the state and municipalities during the time they are out of employment.

The returns from dairy farming are determined more by management ability than any other type of farming. A field of wheat will provide no other income except from the wheat it yields. If wheat fails no degree of good management during that year can make that field earn a profit for its owner. A cow does not depend directly upon nature for the returns she earns for her owner. She is a factory. The farmer is the factory manager. His ability to grow or purchase at the lowest cost the best raw materials to keep his factory operating at full capacity determines the profit he earns.


Grain Farming Handicaps

However, in a new country where land is cheap and when crop conditions are good no type of farming pays so well as grain farming. Nevertheless the history of grain farming reveals the fact that in spite of all the scientific knowledge that is available, grain farming alone is home-ious and undependable.



A Trip Through Industrial Canada

By H. E. SPENCER, M.P.



On an invitation from the Secretary of the Association of Canadian Clubs, I journeyed to Ontario in November to give an address before the clubs in question; my subject being, "A Western Point of view." The Association of Canadian Clubs have recognized the difficulty of the various Provinces of Canada understanding each other owing to distance and their different economic interests. They decided, therefore, on the very excellent idea of exchanging speakers and thereby giving each Province first-hand information on conditions elsewhere.

Heart of Industrial Ontario

My itinerary took me through the heart of industrial Ontario. During the tour I took the opportunity of looking over a number of factories, all of which seemed busy and most of them very clean, owing to the hydro-power used. The amount of automatic machinery being installed, making it possible to produce more with less man power, reminded me of similar conditions seen in England a few months earlier. I found a difference of opinion with regard to the British Preferential Tariff; for instance in one town it was highly commended as it meant the making of the Canadian tobacco industry, while in the next it was equally criticized owing to the competition of British imports.

I found my audiences keenly interested in knowing more about Western Canada. So far they appear to have absorbed a one-sided impression, largely gathered from highly coloured immigration and real estate propaganda literature. The costs to Western Canada through the policy of thin and widespread settlement, bringing in its wake the problems of railway construction, road making, telephones, school districts and postal service, was a surprise to them. They had not realized, also, what it meant to the country to have large tracts of land exempt from taxation for a number of years; which meant of course the increase of taxation on the early settlers to carry

on their local government whether school municipal or Provincial.

I also pointed out the geographical handicap the West had in regard to its ultimate market for farm products. Few seemed to realize that Alberta and half of Saskatchewan could reasonably be considered as Pacific territory; and the excellent grade on the Canadian National Railway through the mountains had not been realized and therefore not appreciated by them.

Handicap of High Freight Rates

The handicap of the high rates of interest in the West was referred to by me and recognized by the audience. Also the information that freight rates on Western cattle to Liverpool had increased 100 per cent since 1913 was another surprise.

My general impression was that information of a one-sided character had been "fed" to Eastern Canadians; for when outlining the high and low lights of the Prairies, they appeared to have only heard of the former. Under these circumstances it is only natural that they would have small sympathy for our misfortunes or handicaps.

I received the greatest kindness throughout the Province and I am convinced they would welcome first hand information. By getting the facts they in turn will give us more sympathetic consideration.

Without a proper knowledge of our successes and failures, our advantages and drawbacks, it is impossible for them to understand our position. With a better informed public we should get better informed members of Parliament from industrial Canada and therefore easier co-operation in dealing with legislation concerning the Prairie Provinces.

The problem is not that they don't want to know, but that they do not understand the western conditions and therefore the greater reason for further exchange of speakers.

News from Alberta Wheat Pool Head Office

Information for Members and Loans Issued by the Department of Education and Publicity of the Alberta Wheat Pool.

Sixty years ago the Danes were a nation of peasants. Today they are a nation of independent farmers, prosperous and free, masters of their own economic destiny. Such results do not spring from a few heated mass meetings or a hectic membership campaign for a co-operative marketing FREE society. A growth like this means that a lot of MINDS hard work has been put into the preparation of the social soil. The Danish farmers fertilized their farms with their own brains, after they had subjected their brains to a special kind of schooling they had themselves created outside the regular school system of Denmark. The Danes have proved that there is no fertilizer on earth equal to free mind.

Diagnosing farm distress as "sleeping sickness" Josephus Daniels, ex-secretary of the U.S. navy, fired a heavy broadside of pool propaganda at a recent meeting of the Kirby Township (North Carolina) Farmers' Club. "The day of individualism has been done away with," **SLEEPING** **SICKNESS** **of a new day, when we must learn the value of co-operation, the doing of big things in a big way by means of co-operative effort instead of attempting it single-handed. The modern conception of doing things is tending towards co-operative effort and, until the farmers wake up from their sleeping sickness and realize this fact, they need not hope or expect to be abreast with other industries.**

An analysis of "street" wheat prices and deliveries covering the 1926-27 crop year shows that of 84,330,764 bushels delivered at Alberta country points, 65,773,442 bushels were delivered when the Western Grain Dealers' price **WAS** **under the Pool price of \$1.22 No. 1 Northern. FACTS** A total of 18,557,322 bushels were delivered when their price was over \$1.22. In other words, the Pool price beat the Trade price on Alberta street wheat close to 4 to 1.

The obtuseness with which the Trade conceals figures of prices actually paid for wheat deliveries is quite understandable in view of these figures. They want to stay with their fairy-tale which refuses to take such fundamental things into account.

The Grain Trade News could add considerable to the education of Western Canadian farmers if it published the figures of the amounts paid by the Grain Trade to the farmers, along with the bushelage of wheat handled. **WHAT ARE** **THESE FIGURES?** This information would provide grounds for a real comparison between Pool and Grain Trade systems. The News might also give the overhead expenses of the various companies who comprise the Grain Trade, the profits or losses, the amounts paid to shareholders and the amounts "plowed back" into the assets of the companies. The Pools provide complete financial reports available to everybody. Why not the Grain Trade?

The year of 1926 now stretches before us with all its hidden hopes and fears. Humanity ever optimistic, surges forward eager and anxious to unravel the mystery of the future.

The past year has been a big one for the **SUFFICIENT** **Wheat Pool. It has operated smoothly and efficiently; with world wheat increased in production almost 200 million bushels, prices realized have been satisfactory.**

Thoughtful wheat producers can find abundant food for reflection in this statistical data:

Year	Pool Price	World's Production
1924-25	\$1.60	3,471,823,000
1925-26	1.46	3,919,431,000
1926-27	1.46	4,181,130,000

The Pool price during the 1926-27 year was above the average opening market price (except for a few days) because the Pool sold \$2 million bushels in June, July, August and September when the non-Pool farmers had no wheat to sell.

The Pool proved itself an invaluable ally to wheat producers in Canada during the past year.

Equity Union Exchange.—A real co-operator is not a speculator. He is not a gambler. He is engaged in a business that has no blanks. In this business every member benefits in exact proportion to his support of the business. And if the business is not supported the member gets no direct benefits. Therefore, if no benefits are derived from the co-operative concern the fault lies with the member for failing to support the organization.

CO-OPERATOR NOT A SPECULATOR A co-operative concern responds generously to loyal support and loyal support will bring a large volume of business which brings a greater net return to the member. Time, money and patronage invested in a co-operative concern returns handsome dividends and results to the member.

A high tribute to the influence of the Canadian Wheat Pool on world prices the past year is given in a review of the world wheat situation in 1926-27 by the Food Research Institute of Leland Stanford University, California.

WHEAT **TRIESTE** The report gives statistics proving that the United States, Canadian and French crops were greatly underestimated and the world crop of 1926 was the largest ever harvested except in 1915.

"Despite the huge world crop," the review states, "world prices were not so low as in 1923-24. The distribution of crops between exporting and importing countries, growing population and demand for white bread, a general upbuilding of stocks, economic recovery in Europe, and strong holding by exporters (notably the Canadian Pool) helped to maintain prices."

When members have sufficient confidence in their association to ignore the occasional tempting offers of private dealers.

When members can talk as intelligently about the plan and purpose of their organization as about **CO-OPERATION** **SUCCEEDS** the productive operations of their own farms.

When the foundation of co-operation is not a promise of profits, but a conviction that co-operation will bring the best possible returns under the circumstances.

When members ignore rumors, always seeking the facts of the business.

When the management knows the pitfalls of both private and co-operative business enterprises and seeks constantly to avoid them.—Milk Producers' Co-operator in North Carolina Cotton Grower.

From articles that have been printed in the *Starbarn Independent* for the past several years and also published elsewhere, the public has formed an opinion that Mr. Ford was very antagonistic to the co-operative marketing scheme. Quite recently, however, Mr. **CHANGED** **HIS MIND** Ford seems to have changed his attitude entirely along this line and public statements accredited to him state that he believes that great good can be worked out for the farmers on the co-operative plan.

As further evidence of Mr. Ford's sincerity in his attitude towards co-operative marketing we are quoting from an article recently published in the *Wall Street Journal* in regard to Mr. Ford's purchases of wool direct from the growers.

"Another step toward control of its raw materials was taken by Ford Motor Co. this year, when it began buying wool for automotive upholstery in production quantities direct from the grower. Ford purchases of wool direct from the grower in 1926 totalled 340,000 pounds. This year the total amounted to 1,350,000 pounds.

"In deciding to buy direct from the grower the Ford Motor Co. was influenced by the hope that its contact with him might serve to develop a form of co-operative effort believed necessary by the Federal Department of Agriculture, and lead to an improvement of product which would benefit the grower as well as the purchaser."—North Carolina Cotton Grower.

The Pool Elevator agent is a strategic element of great potential force in the Pool organization. He is only useful, however, as he understands and appreciates the nature and purposes of the Pool organization. His greatest usefulness is not as an elevator agent alone, because there are at present over 4,000 of these in Western Canada, most of whom have not nearly enough to do.—Western Producer.

Pool Delegates Study Organization

State	Population	Area	Density	Urban	Rural	Total
Alabama	2,069,789	52,420	39.5	68.5	31.5	100.0
Alaska	587,571	588,000	1.0	98.5	1.5	100.0
Arizona	2,054,726	113,970	18.0	85.5	14.5	100.0
Arkansas	1,045,335	36,780	28.2	75.5	24.5	100.0
California	29,829,071	163,696	182.3	93.5	6.5	100.0
Columbia	3,712,216	62,030	59.8	78.5	21.5	100.0
Connecticut	3,567,957	5,543	643.8	94.5	5.5	100.0
Delaware	789,143	2,488	317.2	95.5	4.5	100.0
District of Columbia	606,828	287	2,114.4	100.0	0.0	100.0
Florida	15,134,687	65,757	228.5	90.5	9.5	100.0
Georgia	4,488,399	59,723	75.1	78.5	21.5	100.0
Hawaii	1,211,537	10,931	110.8	98.5	1.5	100.0
Idaho	1,293,918	83,742	15.4	85.5	14.5	100.0
Illinois	12,812,508	149,997	85.4	85.5	14.5	100.0
Indiana	6,081,873	37,380	162.7	85.5	14.5	100.0
Iowa	3,190,868	72,580	43.9	85.5	14.5	100.0
Kansas	3,655,384	82,278	44.4	85.5	14.5	100.0
Kentucky	4,046,339	40,327	100.3	85.5	14.5	100.0
Louisiana	4,488,399	52,428	85.4	85.5	14.5	100.0
Maine	1,329,187	33,349	39.9	85.5	14.5	100.0
Maryland	5,774,046	10,439	553.3	95.5	4.5	100.0
Massachusetts	6,349,094	10,354	613.2	94.5	5.5	100.0
Michigan	9,856,264	96,868	101.7	85.5	14.5	100.0
Minnesota	5,393,397	225,183	23.9	85.5	14.5	100.0
Mississippi	2,819,373	47,818	58.9	85.5	14.5	100.0
Missouri	5,937,426	69,703	85.2	85.5	14.5	100.0
Montana	989,931	147,040	6.7	85.5	14.5	100.0
Nebraska	1,901,846	77,348	24.6	85.5	14.5	100.0
Nevada	2,050,517	110,121	18.6	85.5	14.5	100.0
New Hampshire	1,319,074	9,349	141.1	94.5	5.5	100.0
New Jersey	8,791,208	19,211	457.6	94.5	5.5	100.0
New Mexico	2,059,179	121,412	16.9	85.5	14.5	100.0
New York	19,379,116					

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Wiederholungsfragen

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Policy of Pool Elevators at Non-Competitive Points

Figure 1

A Pool Member's Views

F. W. McColl, of Biggar, Alberta, writes: I have before me a "list" passed by our friends the Northwest Grain Dealers Association, which tries to prove that we were beaten by some mysterious band in our selling of winter wheat. In studying that sheet I find that if anyone was beaten it wasn't me, as I sold in December and January when the price was the lowest and I have a vague idea that very many of us were in the same boat if we had not been, the price would not have gone down so much. With one short proviso that it is rather burdensome to make those boys add the 20 per cent deduction of 20 per bushel to something the farmer did not receive, also the commercial reserve totalling 24 cents. This, I say, it means let the elevator see an unmade winter wheat and I believe them being a good many now, unless whether the location is suitable for an elevator or not.

I remember in 1923 when a progressive grower who did not belong to the Pool had I should judge our respective cars of wheat to four shipping points, for freight paid outright on his truck and received 18¢ per bushel. I shipped mine through the Pool and received over ten cents per bushel more besides having a 10¢ discount of 10¢ as a Pool member. This is only one of the instances, and also after our Pool members know of similar instances unfortunately the "same guys" seldom tell us about the amount of profit they made for they like the Pool paid, but advertising their wisdom. If they happened to sell at a higher price than the Pool members received.

I would like to suggest to the N.W.G. Dealers Association, the best way to convince us. The seeds would be to take an average district of say a hundred square miles and let each farmer add. Pool members give a price statement as to the price he has received and then compare with the Pool price and I will not work for the Pool any more if they can prove in this manner that we are not receiving as much as the average non-Pool farmer gets. If we do so get the information the Pool has had on the stabilization of the wheat market. It getting this data is important a great deal of expense but if they held off a pamphlet or so it would easily cover the cost of such data. I love everything that is straight and any thing covered is never equal to by the measure as a whole. Black is usually the symbol of death and red the symbol of life blood so I compliment the Grain Dealers in that select a red color in their chart, red line scribbles and black line a crooked road that none of us wishes to travel.

Notice of course that their chart has reference to the Saskatchewan dealers, but as it was sent to me in Alberta I take it also applies to the Alberta Pool.

However they are doing some good work by stimulating the interest of the people in the crop and disposing of our wheat and by showing the price of wheat to look over these problems otherwise we have treated our good one hundred per cent farmers in the Pool.

I have to apologise for this long monologue but I have to get rid of the thousands of answers to the Grain Trade's propositions, as have I all but the manufacturers of the Pool know that an illustration of this year has changed my mind.

Do You Want to Fly?

REGISTER NOW

WITH THE CALGARY AERO CLUB

In order that you may qualify this spring for flying instruction on the D. H. Mohr Light Aeroplanes, equipped with the Mohr H. Cirrus Engine, "Engine of the Clouds." Training is under the supervision of experienced war pilots who follow the practice of the Famous Gosport School of Flying.

Calgary Aero Club Photo



Write to CAPTAIN F. R. MCCALL

President, Calgary Aero Club, care of Commercial Travelers, Calgary, Alta.

Pool Wheat Handled

at all

Alberta Pacific Elevators

Sale Notes

Every Branch of this Bank undertakes to handle sale notes. You may discount the notes or leave them for safety, and whichever you do the Bank will notify the makers and make collection. Your banking business will receive every attention here.

IMPERIAL BANK

OF CANADA

187 BRANCHES IN DOMINION OF CANADA

NEWS FROM THE HEAD OFFICE OF THE ALBERTA LIVESTOCK POOL

Being Published by Direction of the Board of Directors of the Alberta Livestock Pool

First Week's Business Shows Strength of New Selling Agency

A. L. P. Operating at Highest and Lowest Points

WELL KNOWN TO REGULATORY COUNCILS OF PROVINCES

The A. L. P. began its operations on the 1st of January, 1934, and has since that time been operating at the highest and lowest points of its business.

The A. L. P. has been operating at the highest and lowest points of its business, and has since that time been operating at the highest and lowest points of its business.

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Full details of the business of the A. L. P. are given in the following table.

CONTRASTING TO THE A. L. P.

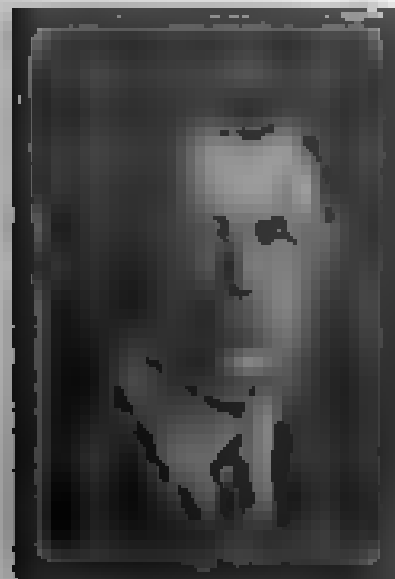
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1934	Jan	1	1934	Jan	1
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1934	Jan	1	1934	Jan	1

The A. L. P. has been operating at the highest and lowest points of its business, and has since that time been operating at the highest and lowest points of its business.

The A. L. P. has been operating at the highest and lowest points of its business, and has since that time been operating at the highest and lowest points of its business.

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Mr. J. H. HARRIS
Chairman of the Board of Directors



Mr. J. H. HARRIS
Chairman of the Board of Directors

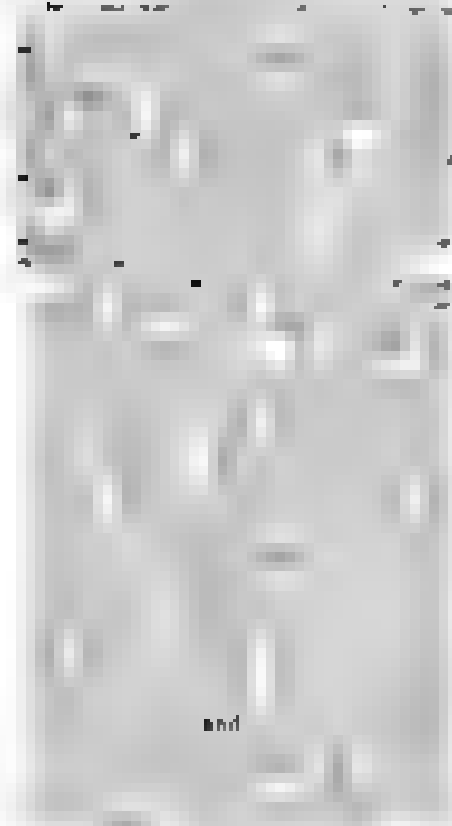


Mr. J. H. HARRIS
Chairman of the Board of Directors



AT ALL GOOD CRIMES

Not the Same Tune



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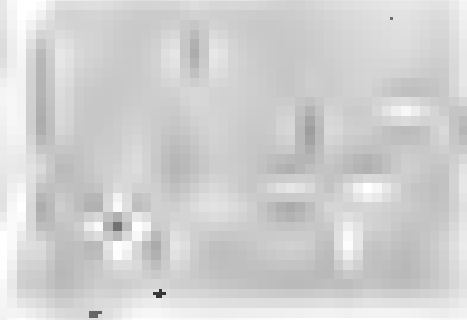


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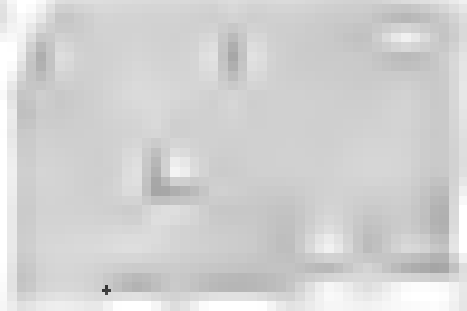
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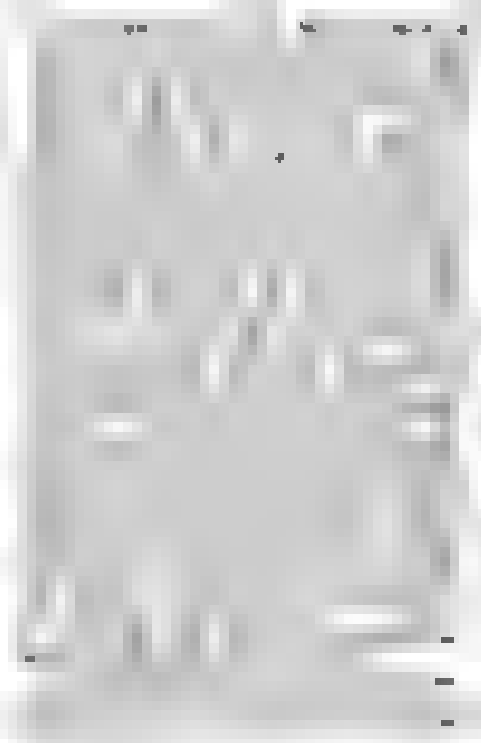
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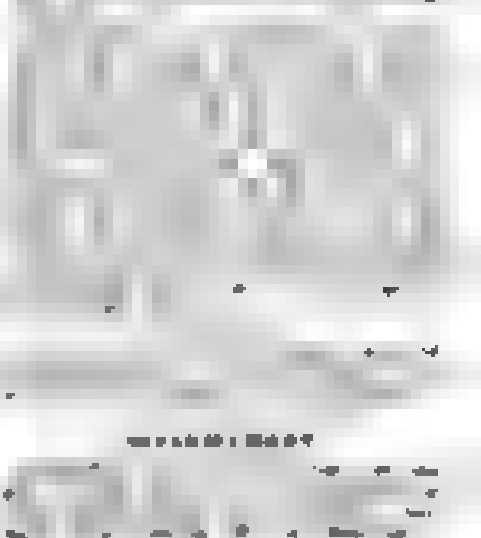
the same tune



To Fight Co-operatives



the same tune



Interests of the United Farm Women

MEETING OF THE U.F.W.

The meeting of the U.F.W. was held at the home of Mrs. J. H. Smith, 1234 Main St., on the 1st of July.

REPORT OF THE U.F.W.

The report of the U.F.W. for the year ending June 30, 1934, was presented by Mrs. J. H. Smith.

MEMBER LIST

The following is a list of the members of the U.F.W. for the year ending June 30, 1934.

OFFICIALS OF THE U.F.W.

The following are the officials of the U.F.W. for the year ending June 30, 1934.

OF THE U.F.W.

The following are the names of the members of the U.F.W. for the year ending June 30, 1934.

MEMBERS OF THE U.F.W.

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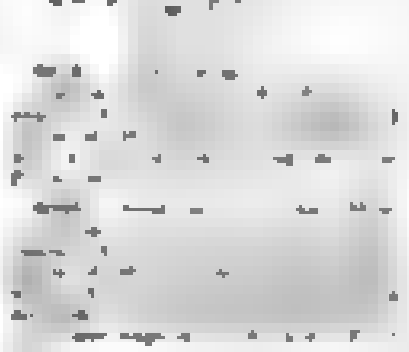
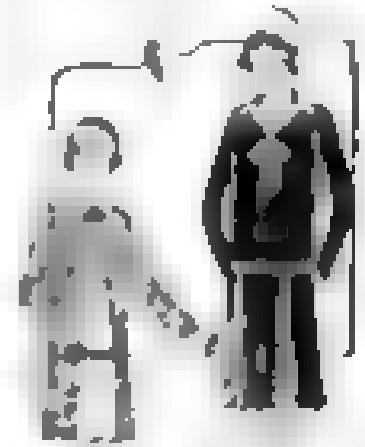
The following are the names of the members of the U.F.W. for the year ending June 30, 1934.

MEMBERS OF THE U.F.W.

The following are the names of the members of the U.F.W. for the year ending June 30, 1934.

The U.F.W. Pattern Department

The U.F.W. Pattern Department is a department of the U.F.W. which is devoted to the making of patterns for the members of the U.F.W.



Summer Recipes

The following are some of the recipes for the summer season.

Cost: \$1000



It's the most powerful disinfectant
LYSOL



WITH

Aggressive Economy
 of the Principles
 of Liberty

...the most powerful disinfectant
 ...the most powerful disinfectant



Stop Using a Truss

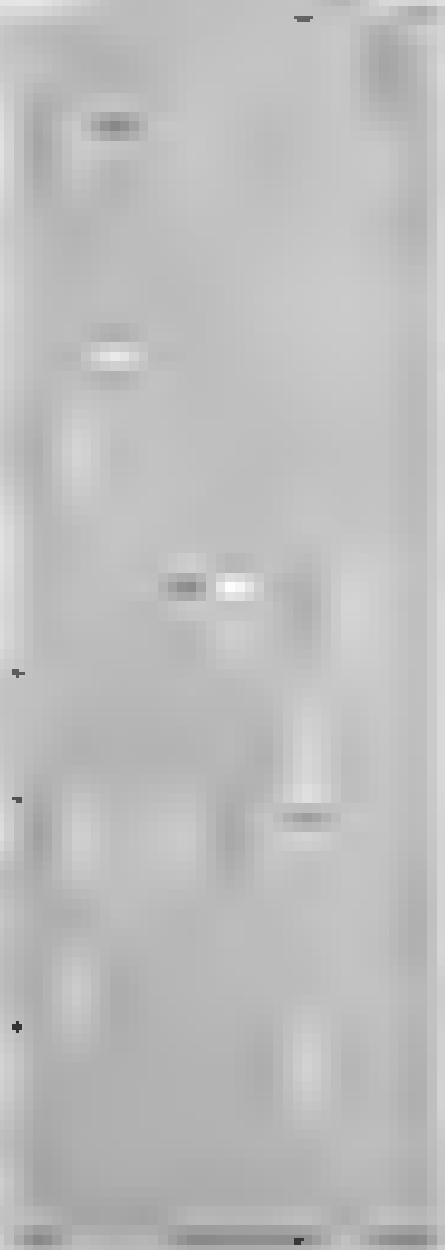


...the most powerful disinfectant
 ...the most powerful disinfectant

...the most powerful disinfectant
 ...the most powerful disinfectant



**What Really Prevents
 Refrigeration**



May be made up of various parts
and pieces of material
which are

CANCER



316
Page 10
How to Build
A Dairy Barn

How to Build A Dairy Barn

When you build a dairy barn, you must first decide on the size and location. The size should be determined by the number of cows you plan to keep. The location should be chosen so that the barn is convenient to the house and other buildings on the farm. The next step is to obtain the necessary permits and plans. The plans should be drawn up by a professional architect or engineer. The permits should be obtained from the local health department and the building department. Once the plans and permits are in place, the construction can begin. The first step is to lay the foundation. This should be done by a professional contractor. The foundation should be made of concrete and should be at least 12 inches thick. The next step is to erect the walls. These should be made of brick or concrete block. The roof should be made of steel joists and covered with corrugated metal. The interior of the barn should be finished with a smooth plaster or concrete. The floor should be made of concrete and should be at least 4 inches thick. The barn should be equipped with a good ventilation system. This can be done by installing a series of fans or by using a natural draft system. The barn should also be equipped with a good lighting system. This can be done by installing a series of lights or by using a natural light system. The barn should be kept clean and free of manure at all times. This can be done by installing a series of manure pits or by using a natural draft system. The barn should be inspected regularly by a professional contractor to make sure that it is in good condition.

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Item	Quantity	Unit Price	Total
Concrete	100	1.00	100.00
Brick	500	0.20	100.00
Steel Joist	10	10.00	100.00
Corrugated Metal	100	1.00	100.00
Plaster	100	1.00	100.00
Concrete Floor	100	1.00	100.00
Fans	10	10.00	100.00
Lights	10	10.00	100.00
Manure Pits	10	10.00	100.00
Insulation	100	1.00	100.00
Roofing	100	1.00	100.00
Foundation	100	1.00	100.00
Walls	100	1.00	100.00
Floor	100	1.00	100.00
Roof	100	1.00	100.00
Interior	100	1.00	100.00
Exterior	100	1.00	100.00
Foundation	100	1.00	100.00
Walls	100	1.00	100.00
Floor	100	1.00	100.00
Roof	100	1.00	100.00
Interior	100	1.00	100.00
Exterior	100	1.00	100.00

could be stated that the disaffected part that are forty per cent of the farmers in Alberta seem to be eye these hordes of the hordes, and remain outside of the fold, fighting against their own interests with an intensity that certainly cannot be credited to business intelligents.

And we can have a picture of our own home districts only time we go into our group rooms for a U.F.A. meeting, if we take a look around. The house (most is packed) full of farmers and others, so in the past hall and any other meeting place. Farmers seem to have some of the most you happen to find them to be U.F.A. meeting. Then they have an awful lot of work to do when they get home. They seem to have a horror of what is discussed by the U.F.A. members, such subjects as co-operation for mutual benefit, organization, education, application to the needs of a higher level of intelligence, duties and various lines of citizenship, clean politics, honest-like management of public affairs. All such questions of vital interest to the country which the U.F.A. membership is studying are either not comprehended, or considered ridiculous, and therefore a U.F.A. meeting is tiresome to them. So they find a more congenial way where where they are. Therefore it takes the part of half a dozen drinks of booze to become a member.

Now if you compare the number of farmers who waste their sleep in bar-room and pool hall and by meaningless gossip with the number that come to our meetings, and you are lucky if you have a quorum, you will have a picture of the percentage of farmer intelligents in your neighborhood. I want to say, right here that intelligence and education are not synonymous. Intelligence is inherent and cannot be developed by yourself, while education is a love and creative work and an ever growing of education is made of a mind developed by study, a hard worker and a worker long unless employed by intelligents.

A peasant it is more developed and controlled by greed than by intelligents, thus causing the various disorders in society.

The grain trade, not by any means lacking education and training, make it their business to have a picture of our own as every detail as possible, as our own intelligents for their own information and then favorable sales are abundantly distributed are put out from this picture, and therefore established to be avoided as played by the grain percentages that is not attending the U.F.A. meetings.

Will give the grain trade credit for enough intelligence to expect an answer given by the U.F.A. membership of their tables, past and future.

As the large percentage of the non-organized farmers, a large number of whom appear to be lacking every atom of economic intelligence and whose brains are fairly at work working before their brains convinced to prove that some prove the facts which have been established by the grain trade and as which the whole structure of their activities rests today.

And they realize it far more than we do. Hence all this rustic bowling. And we sit in organizations, comprising only a small percentage of the farmers, but only possess a finger at them. How want they attack when we go for them, all together, in numbers?

All the millions of dollars which they could mobilize would be an ineffective against a high average intelligents among

BE PREPARED

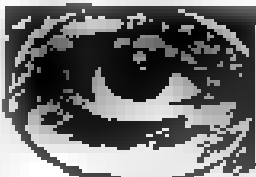
SUDDEN emergencies often call for ready cash. If you have it you do not need to worry.

Prepare for such occasions by building up an income-bearing savings account in the Bank of Montreal, which protects the savings of many thousands of Canadians from one end of the Dominion to the other.

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Total Assets in Excess of \$250,000,000



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To Fit Your Eyes
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24 Years Experience in Successful Trade in Calgary.
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WINTER

EXCURSIONS

TO THE

PACIFIC COAST

VANCOUVER

VICTORIA

NEW WESTMINSTER

TICKETS ON SALE

JANUARY 2, 5, 10, 12, 17, 19, 24

FEBRUARY 1 and 7

Good to return until April 15th, 1928



THE SCENIC ROUTE TO THE
PACIFIC COAST, CALIFORNIA

WINTER WINTER CARNIVAL FEB. 1-17

For full information only the Ticket Agent.
Or write to C. D. BROPHY District Passenger Agent
CALGARY

registry in police court today. Five of them were given one month in jail.

If he is not about the easiest way to make criminals show me a better

Do you whom say you wonder why industry is organizing for ought is it?

For generations we have been "the slaves of Finance" and now that finance has us under its thumb, they are afraid that we shall, by their activities in their organizations, will put their individualism as one side pool their efforts, and start some parallel to business. They can do it and finance knows this and that they are a more handful. Once industry asserts itself, getting off the trials, untrials, devil and more. Organizations in groups must be carried out in order to combat Finance in its monopoly of the key to practically everything, namely, money.

Brother Farmers: let us get together! It is the one and only way.

FRANK K. HALLING,
President, Midco Local
Montreal, Ala.

SUPPORTS EXTENSION OF DEBT ADJUSTMENT ACT

Editor THE U.F.A.

We were exceedingly pleased to note in your last issue that one farmer was courageous enough to take that advice full too. The extension of the Debt Adjustment Act, by the House, and also to read your editorial in support of it. It gives me new hope to learn that the U.F.A. organization has not betrayed the faith of its members, and has "Equity" is still inscribed in its banner.

Next time the "You tell us Alberta" propaganda appeared more disgusting to producers, and more misleading, than in the past of years 1937. With two out of three being founded by creditors whom they were faithfully trying to pay while expending none of the much-needed profits of the crop for themselves, they felt that, if possible language could be used at all, a much more misleading of the "wasting" as top of the world" would have been the sitting of the Imperial Income on top of Alberta, and the creating of the body and soul of the real wealthmaker in the process.

Does it not seem incongruous, and far-reaching, even disconcerting, that even Alberta should be putting forth expensive efforts to attract immigrants who after a few months experience here find there was no the United States, while the people who desire to remain on the land, the producers of this country are being forced off it by the most colossal price rise?

Who was responsible for the legislation that makes the rights of 12 per cent of the land, of 2 per cent and 10 per cent interest, more secured than the fundamental rights of humanity for food, clothing and shelter? Why it was the representatives of capital self-guarding the interests of capital. And this while the back of the producer was bent over the machine, the marketing and the middle.

Today we have what we believe to be a producers Government. We put them there by legislation in the interests of the producing classes. Our participation was, as we expressed it in our election campaign, that whatever makes for the good and the prosperity of agriculture benefits correspondingly all other classes. That statement is shared by all informed people today, and acknowledged by the financial interests themselves. It is not enough to insist that we have no doubt,

United Grain Growers, Limited Twenty-Year 5% First Mortgage Bonds

Due January 2nd, 1948

These Bonds offer an attractive opportunity for investors and should particularly appeal to residents of Western Canada because of their familiarity with the business of United Grain Growers, Limited, and the success that has attended its operations during the last twenty-one years.

The new issue of \$1,750,000 First Mortgage Bonds is for the purpose of retiring outstanding obligations and of re-investing the Company's net expenditures in connection with the newly completed 5,500,000 bushel elevator at Fort Arthur and the recent acquisition of certain country elevators.

The Bonds are adequately secured by assets, while, for five years ended August 31, 1947 net earnings available for interest and depreciation, have averaged more than 4% times annual interest requirements on all Bonds to be presently outstanding.

Bonds may be obtained in denominations of \$500 or \$100. Principal and half yearly interest are payable at any branch in Canada of The Royal Bank of Canada.

Price 98.25 and interest,
yielding over 4.30%

Full descriptive circular will be gladly furnished upon request.

Landry Building,
Winnipeg,
Telephone 12 44-5

Wood, Gundy Limited

A GREAT MARKETING ORGANIZATION

As United Livestock Growers, the farmers of Western Canada have a great Livestock Marketing Organization.

Thousands more producers in Western Canada ship livestock to United Livestock Growers than to any other livestock agency in the West.

United Livestock Growers has more customers buying livestock from it than has any other livestock agency in the West.

Many new customers have been developed in the United States and Eastern Canada for Western Stock and Feeder cattle.

Through its customers and connections, and through the information it has constantly available, United Livestock Growers is always able to get the best possible price for livestock entrusted to its sale.

Ship your livestock through your shipping Association for sale by

United Livestock Growers

Calgary • Moose Jaw • Winnipeg • Edmonton

General and Technical Administration

The first of the four main sections of the report is devoted to a general and technical administration. This section is divided into four sub-sections: (1) General Administration, (2) Technical Administration, (3) Financial Administration, and (4) Personnel Administration. The first sub-section, General Administration, discusses the overall management of the organization, including the role of the Board of Directors and the Executive Committee. The second sub-section, Technical Administration, discusses the technical aspects of the organization's work, including the role of the Technical Committee and the Technical Staff. The third sub-section, Financial Administration, discusses the financial aspects of the organization's work, including the role of the Finance Committee and the Finance Staff. The fourth sub-section, Personnel Administration, discusses the personnel aspects of the organization's work, including the role of the Personnel Committee and the Personnel Staff.

Research and Development

The second of the four main sections of the report is devoted to research and development. This section is divided into four sub-sections: (1) General Research, (2) Technical Research, (3) Financial Research, and (4) Personnel Research. The first sub-section, General Research, discusses the overall research program of the organization, including the role of the Research Committee and the Research Staff. The second sub-section, Technical Research, discusses the technical aspects of the organization's research, including the role of the Technical Committee and the Technical Staff. The third sub-section, Financial Research, discusses the financial aspects of the organization's research, including the role of the Finance Committee and the Finance Staff. The fourth sub-section, Personnel Research, discusses the personnel aspects of the organization's research, including the role of the Personnel Committee and the Personnel Staff.

Summary and Conclusions

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Appendix

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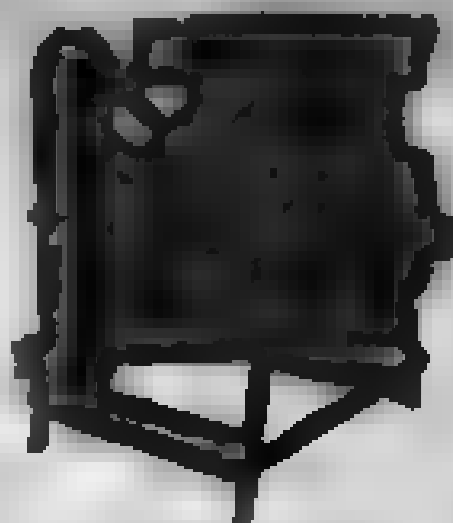
Appendix (Continued)

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Source for Quality

The Law of Attraction



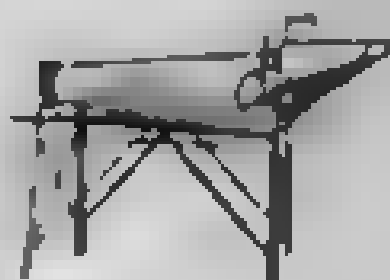
DUAL GRAIN CLEANER

FOR THE FARM & MILL

This machine is designed to clean and separate grain of all kinds. It is built for heavy work and will handle large quantities of grain. The machine is simple to operate and requires little maintenance. It is a valuable addition to any farm or mill.

GRAIN TREATER

This machine is designed to treat grain for storage. It is built for heavy work and will handle large quantities of grain. The machine is simple to operate and requires little maintenance. It is a valuable addition to any farm or mill.



For more information, write to the manufacturer.

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TOOTH TALK

Dr. F. R. Sawyer, Dentist, is located at the corner of the street and the highway. He is a member of the American Dental Association and the British Dental Association. He is a graduate of the University of Toronto and has been practicing dentistry for over 20 years.

Dr. F. R. SAWYER

Dentist

Corner of the Street and the Highway

For more information, write to the manufacturer.

PLEASE GIVE NAMES!

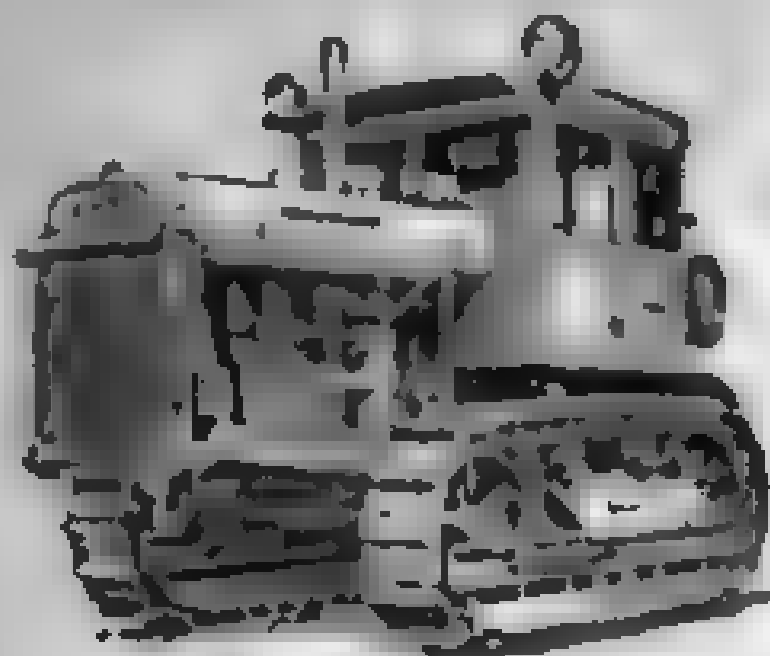
The following are the names of the people who have been selected to represent the community in the upcoming election. They are: [List of names]

It is the duty of every citizen to vote in the upcoming election. Please give your name to the people who are running for office.

FOR MORE INFORMATION, WRITE TO THE MANAGER OF THE JOURNAL.

11/11/11

Municipal Road Building and Maintenance



Caterpillar Motor Grader Grading

"CATERPILLAR" Tractors Are Effective

There are better things in the wrong end of Western Canada. If you're looking for a better road grader, look for the best in a better road grader. With a view to your satisfaction, they have been made again and again.

They Caterpillar can be used for loading, grading, road repair, grading, grading, grading, and grading. Working in the way of the road, in the middle of the road.

They make good all your road work, and the Caterpillar will take the place in market and time.

Write for a free literature on Caterpillar

Union Tractor & Harvester Co. Ltd.

LAW BUILDING

CALGARY

Union Tractor & Harvester Co. Ltd.

MAYBE NOT ON THE NEXT FARM

But certainly it is one of the best in the business. It is a good one. It is a good one.

YOU CAN FIND BUYERS

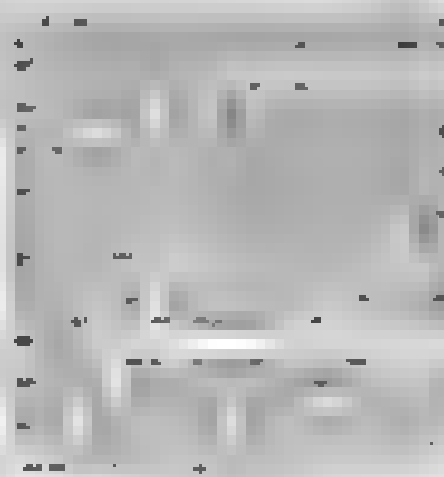
For your surplus livestock, surplus and good meat machinery, hay, grain feed, or whatever it is that you need to sell.

Many have found this to be a good one. It is a good one.

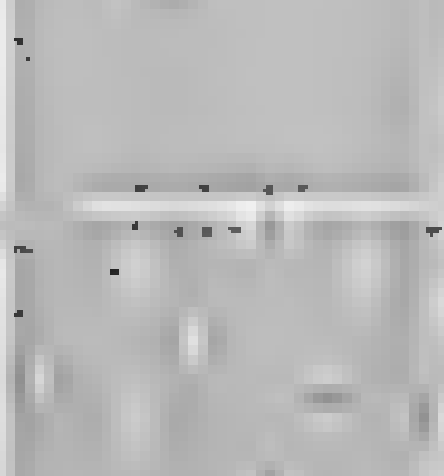
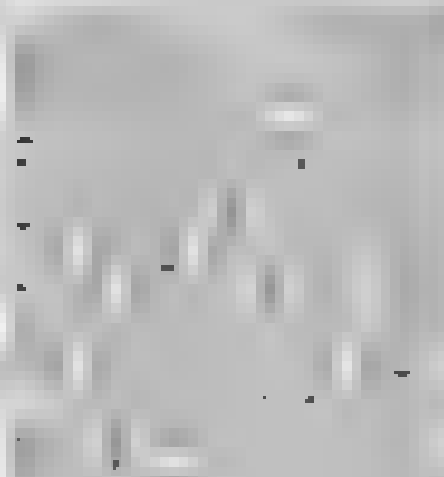
Costs only five cents per word

Aviation and Rural Life

1935



Biplane Flying



International boundary to Fort Smith could be traversed in eight hours' easy flying.

Air Mile Values

With the Province spanned by airways, Cardston is some thirty minutes from Lethbridge. The air-port cities of Lethbridge and Calgary are just slightly over an hour's span apart, via the airways. Calgaryans may reach Edmonton in very little over one and one half hours' travel by air. The great mountain resort of Banff is some forty eight minutes from the prairie city of Calgary. Jasper, the great northern mountain resort, is a two hours' flight for Edmontonians, where ten hours is the measure of its distance in terms of any other travel. Edmonton and Peace River on the aerial highway are considerably under three hours apart in terms of time, which is the measure of all distance.

The aeroplane is a new measuring gauge now applied to distance. It reduces hours to minutes. In terms of the immense distances which impose their barriers on us through the concept of time, we are confronted with realities which seem insuperable. Yet the use of a fast system of transportation which hurls us through the blue of space, removes these barriers, shows them to be illusions. In the world of transportation the aeroplane must in due course usher in a new reign of relativity. Distances melt away and the whole web of rural existence changes accordingly. These are the possibilities.

And yet, shall we be satisfied when man has completed his greatest conquest over the age of distance, and eliminated solitude? Perhaps it is the ineradicable tendency of our race in its march to an unknown destiny to turn longingly, in imagination, to the "good old times" that are past. And as we now look back upon the days of the voyageurs and of the Red River cart, as the days of genuine happiness, so with the conquest of space we may conceivably pine for that golden age before the advent of aircraft, when man was a lone dweller in an isolated kingdom instead of a spectator of the traffic of the sky-lanes soaring overhead.

HEAVY CATTLE EXPORTS

More than \$500,000 worth of Alberta cattle were exported to the United States between July 1st and November 30th, 1927, according to the report of R. C. Beal, American Consul at Calgary. The shipments include some 12,000 head comprising stockers, feeders and butcher cattle. According to Mr. Beal, the American markets at the present time are very inviting to stockmen in Western Canada and shipments have shown greater activity during the past six months than in any similar period since the imposition of the Fordney-McCumber tariff in 1922.

GREAT NORTHERN WATERFALLS

Hidden within the recesses of Canada's north country, less than fifty miles from the important trading post and mission station of Hay River on Great Slave Lake but sufficiently off the regular routes of travel to have been visited by a mere handful of white men, are two of the most wonderful waterfalls in the Dominion. These are the Alexandra falls and the Louise falls, situated within about a mile of each other on the Hay river.

The only thing that can be said for people who keep on predicting the end of the world is that they get a little closer each time.

PURITY FLOUR

More Bread and Better Bread and Better Pastry too

Use it in All your Baking

MASTER MECHANIC OVERALLS AND SHIRTS

Made by Western King Mfg. Co. Limited Winnipeg

SAFETY!

INVEST
IN

4%

ALBERTA
DEMAND
SAVINGS
CERTIFICATES

Purchased and redeemed at par

Payable on Demand

MR. R. G. REID
Provincial Treasurer

FOR PARTICULARS WRITE OR APPLY TO

W. V. NEWSON
Deputy Prov. Treasurer

PARLIAMENT BUILDING, EDMONTON, ALBERTA



Coleman Gas Pressure Lamp

GIVES 20 times more light than the old-style oil lamp. Plenty of pure-white steady brilliance for every lighting need in your home.

No wicks to trim, no adjustments to clean, no daily fillings. Can't spill fuel even if tipped over; can't be filled while lighted. Makes and burns its own gas from any good grade of clean gasoline. Lights with matches. Over 40 hours brilliant service per gallon of fuel. Price \$11.00.

Over 15,000 dealers sell Coleman Quick-Lite Lamps and Lanterns. If not carried by a dealer in your vicinity, write us and we will send you descriptive literature and see that you are taken care of promptly. Address Dept. 3405.

THE COLEMAN LAMP CO. LTD.
Quartz St. East & Davies Ave.
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MISCELLANEOUS

WHE CORPORAION POWERS WILL INCREASE
will sell off bonds for stock. Apply to J. L. Edwards, 1401 Ave. 10th.

IMMORTALITY CERTAIN IS SHOWN IN EVIDENCE
Labron's great work on "Heaven and Hell," the life after death, and a real world beyond. Over 500 pages. "Only the postpaid." R. M. Law, 400 Dundas Ave., Toronto.

DANCING SCHOOL - WHEN DANCING SEASON
has, been to dance in three days or so. Private lessons for beginners. Lessons daily at 7:30 and 9:30. Sullivan's Academy of Dancing, 14 Phoebe Building, 102nd St., Edmonton.

NOTICE TO DIRECTORS OF CO-OPERATIVE
Stores - Experienced Co-operative Store Manager open for immediate engagement. Over 20 years experience. 8 years successful management in Alberta. English Co-operative Union Committee, an expert bookkeeper, highest references. Consideration of joining an Association out of discussion. Write or wire for further particulars. A. L. L. 4331 Main St., Vancouver, B.C.

BOOTS TANNERY - CUSTOM TANNERS OF
Boots, Coats and so forth. Send for tags and prices. 2227-24th St. N.W., Calgary, Alta.

BEAUTIFUL CINCINNATI BONE FROM IN-
ported stock. Price \$5.00 each. John Chen 10th Ave.

Is Mutual Fire Insurance Desirable?

(Continued from page 27)

doubt an element of gambling about the fire insurance business. There are certain classes of risks perhaps in which that is eliminated. Life insurance is based on one thing alone, and that is that it is very certain every person is going to die sooner or later. If we were sure every building was going to burn sooner or later our rates could be made just as correct and as equitable as life insurance, but try as we may we cannot put it on that basis.

The Chairman: "I notice it was said that expenses were approximately 35 to 40 per cent. Is that correct?"

Mr. Harrison: "Yes, without the taxes."
Mr. McLachlan: "Mr. Turner dealt with dividends paid by certain companies. Do you take those figures?"

Mr. Harrison: "I think the figures are correct; they are public property. Mr. Best's book is absolutely correct in every particular."

Answering F. J. White, Mr. Neave, superintendent of insurance, said the policy of the Province was to give an equitable distribution of insurance; and that agents were anxious to get it on account of the fee and because the fact that they carry Government insurance "is a good advertising feature."

Facts Regarding Fire Insurance

By W. Ewart Turner, Chairman Building Committee of the Calgary Public School Board.

The facts and figures from which the attached summary was made were gathered from answers given to a questionnaire sent out by the writer. This questionnaire was sent to over six hundred public authorities in Canada and the United States, spread over every Province in the Dominion and every State in the Federation.

The statistical tables were copied from "Best's Insurance Reports", which are the authority from which all insurance data is secured. These "Reports" are the Dun and Bradstreet of the insurance world.

When you vote public monies to pay fire insurance premiums, are you cognizant of these facts:

1. That 125 School Boards in the Province of Alberta paid out in ten years for fire insurance **Three hundred and fifty-five thousand dollars (\$355,000.00)** and collected for losses, only **Fifty-three thousand dollars (\$53,000.00)** leaving a margin for the Companies, on that item alone, of **Three hundred and two thousand dollars (\$302,000.00).**
2. That twenty of the largest School boards in Canada paid out in ten years **Eight hundred and seventy-three thousand dollars (\$873,000.00)** and collected only **Two hundred and one thousand dollars (\$201,000.00)** leaving a margin for the Companies of **Six hundred and seventy-two thousand dollars (\$672,000.00)**
3. That had a Mutual Municipal Fire Insurance been operating for the ten largest city School Boards in Western Canada for the last ten years, they would now have a reserve of approximately **Four hundred and fifty thousand dollars (\$450,000.00)**

4. That the State of North Dakota has built up a reserve of **Seven hundred and sixty-three thousand dollars** in seven years by insuring its own public buildings and that in spite of the fact that in order to meet the opposition of the insurance interests a Re-insurance provision was made that has contributed to the profits of the Insurance Companies to the tune of **Two hundred and fifty thousand dollars (\$250,000)**
5. That the State of Wisconsin (in spite of statements made by interested parties, to the contrary) has built up a reserve of more than a **MILLION Dollars.**
6. That South Carolina insures its own schools through the Sinking Fund Department of that State and has built up a reserve of over a **MILLION Dollars** and with the exception of those Boards who have paid into the Fund for less than five years, no more premiums will be collected until the fund is depleted to less than a Million.
7. That Philadelphia has its own insurance fund with a reserve of **TWO AND ONE-HALF MILLIONS.** That New York finds it many times cheaper to carry its own insurance on school buildings. Boston, Kansas City, Chicago, Detroit, San Francisco and a number of the largest cities in the United States all carry their own insurance at a great saving to themselves.

The above statements are all founded on returns by the authorities mentioned.

Why Not look further into it?

INVESTORS PAID BY ONE OF THE LARGEST AMERICAN STOCK FIRE INSURANCE COMPANIES FROM 1910-1924

	Combined Capital	Total Dividends	Rate
1910	\$2,000,000	\$ 5,740,000	28.7
1911	22,400,000	5,070,000	22.6
1912	24,400,000	5,740,000	23.5
1913	24,400,000	5,820,000	24.0
1914	27,400,000	5,800,000	21.2
1915	27,400,000	5,800,000	21.2
1916	35,700,000	12,980,000	36.3
1917	35,700,000	1,170,000	3.3
1918	35,700,000	1,420,000	3.9
1919	35,700,000	5,870,000	16.4
1920	35,700,000	10,610,000	29.7
1921	35,700,000	10,940,000	30.6
1922	34,500,000	24,450,000	70.9
1923	72,000,000	14,730,000	20.5
1924	98,700,000	18,170,000	18.3
1925	98,000,000	25,100,000	25.6

Total Dividends Paid: \$172,000,000

Average Rate of Dividend: 26.7

Lowest—20 per cent. Highest—70.9 per cent.

To fully appreciate the above table it must be remembered that in many instances the increased combined capital simply represents the stock dividends that have been handed out to make plausible and less significant the high dividends. Note the jump 1922-23. (This comment is ours.)—W.E.T.

AVIATION

FLYING INSTRUCTION—THE CALGARY ALMO

Club is sending pupils now for flying training on Aeroplanes allotted to it under the Dominion Flying Club subsidy. For particulars as to cost of training and equipment, write to F. B. McColl, President, care Government Yardmen, Calgary.

Please Mention The U.F.A.

ELECTRICAL ENGINEERS Limited

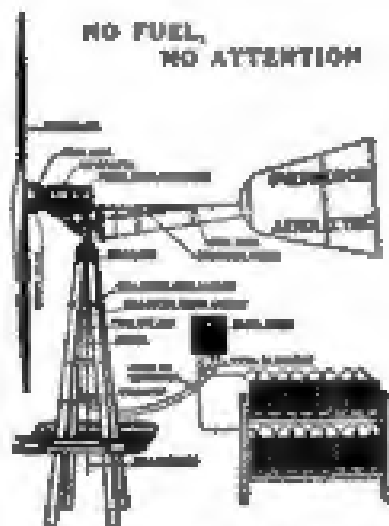
EXTEND A HEARTY INVITATION TO OUT-OF-TOWN VISITORS

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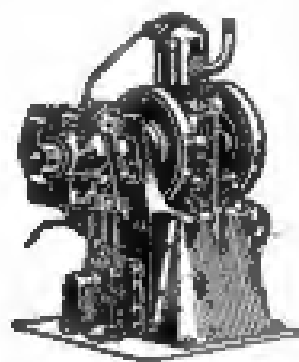
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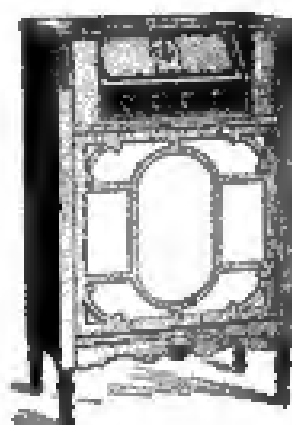
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